



# Waukesha County

Overview of Your Health Savings Account (HSA)

# Agenda

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What is an HSA

HSA overview

HSA eligibility

Savings

HSA Qualified/ Non Qualified Expenses

HSA Deposits/Tax Savings

Access Funds

Managing your HSA online

Common questions

Investing



# What is an HSA?

Health Savings Accounts (HSAs) are designed to help you save and pay for your health care

**Health Savings Accounts** — a health-wise investment that helps you



**DEPOSIT**

Deposit your  
health care  
dollars



**GROW**

Grow your  
savings



**SAVE**

Save on taxes



**PAY**

Pay for  
health care  
now or later

# HSA overview

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Requires a  
high-deductible  
health plan

Used to pay  
for qualified health  
care expenses

Funded by  
Waukesha County  
\$1,125 single ;  
\$2,250 family or  
others

Account funds  
belong to you

Grows over  
time and can  
be invested

Investments are not FDIC insured, are not guaranteed by Optum Bank<sup>SM</sup>, and may lose value.

# What you need to know about an HSA

- You're in charge of managing your HSA
- Annual contribution limits are set by the IRS
- Deposits can be made at any time and are available immediately
- All deposits are income tax-free and qualified withdrawals are not taxed



## Contribution rules

**2017**

**Individual up to \$3,400/yr**  
**Families up to \$6,750/yr**

**2018**

**Individual up to \$3,450/yr**  
**Families up to \$6,900/yr**

## Additional funding

Those 55 years of age or older, not yet entitled for Medicare benefits, can fund an additional \$1,000/year “catch-up” contribution



# HSA eligibility

You are eligible to open and contribute to an HSA if:

- You are covered by an eligible high deductible health plan (HDHP)
- You are not covered by any other health plan that is not a high deductible plan
- You are not enrolled in Medicare
- Do not receive health benefits under TRICARE
- You have not received VA benefits within the past three months
- You are not claimed as a dependent on someone else's tax return
- You are not covered by a health care Flexible Savings Account (FSA)



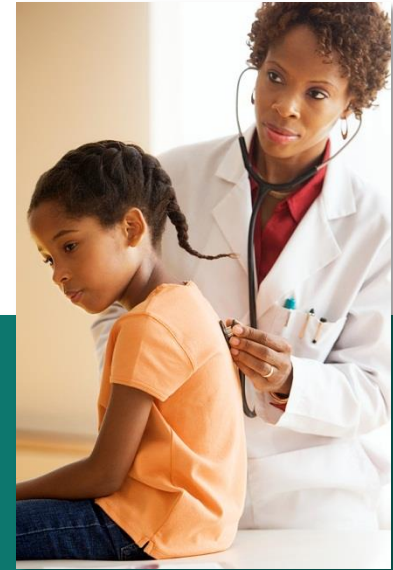
# HSA Qualified Medical Expenses



Medical plan  
deductibles and  
coinsurance



Medical, dental  
and vision care  
services & products



Use HSA dollars  
to pay for qualified  
medical expenses for  
your spouse  
or dependents

## Other HSA-qualified medical expenses

Health coverage while receiving unemployment benefits

COBRA continuation coverage

Qualified long-term care

Medicare premiums and out-of-pocket expenses





# How Molly uses her HSA

Molly goes to the doctor with her HSA



Molly presents her health plan member ID card at the doctor's office



Her doctor submits claim to health care plan



Molly fills her prescription and pays for it with her HSA Debit MasterCard® card



Molly receives and pays her doctor's bill with her HSA Debit MasterCard® card



Molly retains her receipts

# Save your receipts!

- Save your receipts for all qualified medical expenses
- Optum Bank<sup>SM</sup> does not track your expenses or verify eligibility



# How much did Steve save?



1

In 2016, Steve will deposit \$6,750 into his HSA, the maximum contribution for family coverage

Steve's tax savings for the year are about **\$2,541**

2

Steve will withdraw \$3,000 to pay for qualified health care expenses for him and his family

Steve will **not** have to pay income taxes on the **\$3,000** as long as he uses it to pay for qualified expenses

3

Steve earns interest on his account

Steve does **not** have to pay income taxes on his interest

4

Steve will carry over \$3,750 HSA dollars (contributions – expenses + account earnings) into the next year

With a traditional plan, Steve wouldn't have this carryover option, which helps him save for the future

# Waukesha Co Cost Comparison

Average Total Out-of-Pocket (In-Network)	Choice Plus Health Plan		HSA Health Plan	
	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
2016 Average Total Out-of-Pocket Maximum	\$791.38	\$2,031	\$790.90	\$2,861
Annual Employee Premium ( <b>Guaranteed Cost</b> )	\$1,668	\$4,488	\$948	\$2,568
Max Annual Employee Cost (out-of-pocket maximum & employee premiums)	\$2,459.38	\$6,519	\$1,738.90	\$5,429
County Contribution to HSA	-0-	-0-	\$1,125	\$2,250
<b>Annual Cost Minus County HSA Contribution</b>	<b>\$2,459.38</b>	<b>\$6,519</b>	<b>\$613.90</b>	<b>\$3,179</b>

Total out-of-pocket costs have been met.

Total Out-of-Pocket (In-Network)	Choice Plus Health Plan		HSA Health Plan	
	With Completion of HRA program		With Completion of HRA program	
	Employee pays 20%		Employee pays 15%	
	<u>Single</u>	<u>Family</u>	<u>Single</u>	<u>Family</u>
Annual Deductible	\$500	\$1,500	\$1,900	\$3,800
Co-Insurance Percentage	80%/20%		80%/20%	
Co-Insurance Out-of-Pocket	\$1,500	\$3,500	\$1,150	\$2,300
Total Out-of-Pocket Maximum ( <b>Worst Case</b> )	\$2,000	\$5,000	\$3,050	\$6,100
Annual Employee Premium ( <b>Guaranteed Cost</b> )	\$1,668	\$4,488	\$948	\$2,568
Max Annual Employee Cost (out-of-pocket maximum & employee premiums)	\$3,668	\$9,488	\$3,998	\$8,668
County Contribution to HSA	-0-	-0-	\$1,125	\$2,250
<b>Annual Cost Minus County HSA Contribution</b>	<b>\$3,668</b>	<b>\$9,488</b>	<b>\$2,873</b>	<b>\$6,418</b>

# Single Coverage Prescriptions Only

## Single Coverage

	Choice Plus Plan	HSA Plan
Deductible	\$500	\$1,900
Out of Pocket ( not including deductible)	\$1,500	\$1,150
Coinsurance	80/20	80/20
Preventative Care	100%	100%

Description	Prescription cost	Choice Member Cost	HSA Member Cost	HSA Member Cost
2 prescriptions per month tier 1 drug	\$550/month for both Rx's or \$6,600/yr	\$240	\$2,070	\$2,070
Employee Single Premium	Premium	\$1,668	\$948	\$948
County Contribution (HSA only)	County Contribution (HSA only)		-\$1,125	-\$1,125
Tax Savings, put \$588(difference in prem) in HSA (25% tax bracket)	Tax Savings, put \$720 (difference in prem) in HSA (25% tax bracket)		-\$180	-\$180
Additional Tax Savings, member puts additional \$1,637 in their HSA, Bringing the total 2016 HSA contribution to \$3,350 (25% tax bracket) \$1,637*.25=\$691	Additional Tax Savings, member puts additional \$1,637 in their HSA, Bringing the total 2017 HSA contribution to \$3,400 (25% tax bracket) \$1,555*.25=\$388.75			-\$388
<b>Total Employee Cost</b>		<b>\$1,908</b>	<b>\$1,713</b>	<b>\$1,325</b>

Calc of member prescription cost	Choice Plus		HSA	
Prescription	\$550/month	2 prescriptions at \$10/each per month. Times 12 months= \$240	\$6,600	drug subjected to deductible then copays. Presuming each drug is \$275. Member would pay full cost of both drugs for Jan-March total cost \$1650, April member would pay \$250 for one drug to get to \$1900 ded. And \$10 for the other drug . Months 5-12 cost \$20/month. \$1900+\$170=



# Family Coverage 1 Member with Rx

Family Coverage, 1 member with tier 1 drugs

Family Coverage- 1 member with claims- Choice Plus Single Ded/OOP applies, HSA family ded/OOP applies*	Choice Plus Plan	HSA Plan
Deductible	\$500*	\$3800*
Out of Pocket ( not including Deductible)	\$1500*	\$2300*
Coinsurance	80/20	80/20
Preventative Care	100%	100%

Description	Prescription cost	Choice Member Cost	HSA Member Cost	HSA Member Cost
2 prescriptions per month tier 1 drug	\$550/month or \$6,600/yr	\$240	\$3,900	\$3,900
Employee Family Premium		\$4,488	\$2,568	\$2,568
County Contribution (HSA only)			-\$2,250	-\$2,250
Tax Savings, put \$1,920(difference in prem) in HSA (25% tax bracket)			(\$480)	(\$480)
Additional Tax Savings, member puts additional \$2,580 in their HSA, Bringing the total 2017 HSA contribution to \$6,750 (25% tax bracket) $\$2,580 \times .25 = \$645$				(\$645)
<b>Total Employee Cost</b>		<b>\$4,728</b>	<b>\$3,738</b>	<b>\$3,093</b>

Calc of member prescription cost	Choice Plus		HSA	
Prescription	\$550/month	2 prescriptions at \$10/each per month. Times 12 months= \$240	\$6,600	drugs go towards ded, after ded met, copays apply. 7 months of \$550=\$3850 Member would pay \$3800 for the first 7 months of drugs. Months 8-12 \$10 copay each drug or \$20/month \$3800+\$100

- A better way to
- find and price** care.

- Finding and pricing high-quality care is easier with the **Find and Price Care** experience on myuhc.com® and the UnitedHealthcare Health4Me® mobile app.

- Your employees get:

- Intuitive search tools to help locate care close to home.
- Cost estimates for specific services and treatments based on your plan.
- Detailed information about payment responsibilities.
- UnitedHealth Premium® Designation providers.
- Patient Satisfaction Reviews powered by Healthgrades®.

Quality ratings on more than  
**500,000**  
network providers.<sup>2</sup>

•Members pay  
**36%** less  
•on average when they search and review cost and quality information before receiving services.<sup>1</sup>

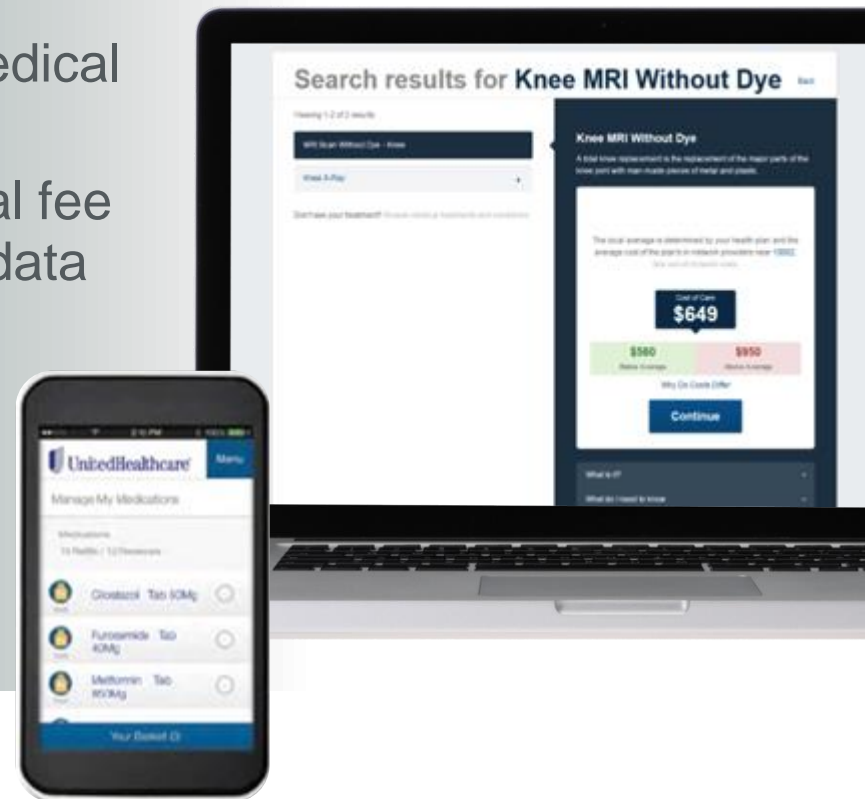
- Find and Price**
  - Treatment cost options based on contracted rates.
  - Cost estimates for entire episode of care.

<sup>1</sup>UnitedHealthcare Internal Claims Analysis, 2015. <sup>2</sup>2015 UnitedHealthcare internal monthly tool reporting. All examples are for illustrative purposes only and do not reflect a guarantee of savings or costs, which are dependent upon the member's benefit plan and the services provided.

# myuhc.com and Health4Me App

## Understanding costs and treatments

- Estimates for more than 500 medical treatments and 755 services
- Treatment costs based on actual fee schedules or 2 years of claims data
- Learn about procedures and treatments
- Research lower-cost pharmacy and care options









# Waukesha Employee Health & Wellness Center

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- **HSA Health Plan Participant**

- Preventive Visit Fee – \$0
- Non-Preventive Visit Fee - \$30
- Physical Therapy Visit Fee - \$25
- Prescriptions dispensed - \$2/bottle
- Medication refill appointment - \$0
- Health Coaching - \$0
- Preventive Lab Work - \$0
- Non-preventive lab work (including outside orders) - \$30

# Where to Go for Care

Where to get care	What it is	Type of Care		Cost
<b>NurseLine<sup>SM</sup></b> 	NurseLine <sup>SM</sup> connects you with registered nurses 24/7: <b>1-877-440-0547</b> .	<ul style="list-style-type: none"> <li>• Choosing appropriate medical care</li> <li>• Finding a doctor or hospital</li> <li>• Understanding treatment options</li> <li>• Achieving a healthier lifestyle</li> <li>• Answering medication questions</li> </ul>		<b>No additional cost</b>
<b>Virtual Visit</b> 	A virtual visit lets you see a doctor via your smartphone, tablet or computer.	<ul style="list-style-type: none"> <li>• Allergies</li> <li>• Bladder infections</li> <li>• Bronchitis</li> <li>• Cough/colds</li> <li>• Diarrhea</li> <li>• Fever</li> </ul>	<ul style="list-style-type: none"> <li>• Pink eye</li> <li>• Rashes</li> <li>• Seasonal flu</li> <li>• Sinus problems</li> <li>• Sore throats</li> <li>• Stomach aches</li> </ul>	\$
<b>Convenience Care Clinics</b> 	Visit a convenience care clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often in stores.	<ul style="list-style-type: none"> <li>• Common infections (e.g. strep throat)</li> <li>• Minor skin conditions (e.g. poison ivy)</li> <li>• Vaccinations</li> <li>• Pregnancy tests</li> <li>• Minor injuries</li> <li>• Ear aches</li> </ul>		\$\$
<b>Primary Care Physician</b> 	Go to a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications and refer you to a specialist, if needed.	<ul style="list-style-type: none"> <li>• Checkups</li> <li>• Preventive services</li> <li>• Minor skin conditions</li> <li>• Vaccinations</li> <li>• General health management</li> </ul>		\$\$
<b>Urgent Care</b> 	Urgent care is ideal for when you need care quickly, but it is not an emergency (and your doctor isn't available). Urgent care centers treat issues that aren't life threatening.	<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Strains</li> <li>• Small cuts that may need a few stitches</li> </ul>	<ul style="list-style-type: none"> <li>• Minor burns</li> <li>• Minor infections</li> <li>• Minor broken bones</li> </ul>	\$\$\$
<b>Emergency Room</b> 	The ER is for life-threatening or very serious conditions that require immediate care. This is also when to call 911.	<ul style="list-style-type: none"> <li>• Heavy bleeding</li> <li>• Large open wounds</li> <li>• Sudden change in vision</li> <li>• Chest pain</li> <li>• Sudden weakness or trouble talking</li> </ul>	<ul style="list-style-type: none"> <li>• Major burns</li> <li>• Spinal injuries</li> <li>• Severe head injury</li> <li>• Breathing difficulty</li> <li>• Major broken bones</li> </ul>	\$\$\$\$



# Paying for non-qualified expenses

Any HSA funds used for purposes other than to pay for qualified medical expenses are:

- Taxable as income
- Subject to a 20% tax penalty\*

\* The 20% tax penalty does not apply to account holders age 65 and older, those who become disabled or enroll in Medicare



# How to make deposits into your HSA

## Payroll deduction

Contribute enough through payroll deduction to cover your deductible

- You must open an HSA at Optum Bank<sup>SM</sup>

## Mail a Check

Deposit additional dollars into your account by April 15 of the current year to realize tax savings for the prior year



## e-Contribute

Arrange a regular electronic transfer from an account at another financial institution



# Access your HSA funds

Use your Optum Bank<sup>SM</sup> Health Savings Account Debit MasterCard<sup>®</sup>

Sign up for online banking

Use HSA checks

Pay for an expense with personal funds and reimburse yourself from your HSA



# Managing your HSA online

- Check monthly statements and interest rates
- Pay bills to health care providers
- Download forms needed to manage your account
- Update personal information
- Arrange deposits from another banking account
- Manage investment activities for your HSA
- Learn about high deductible health plans (HDHPs) and HSAs
- Use HSA calculators

The screenshot displays the Optum Bank website interface. At the top, it says "Employer or Broker: Visit Optum Financial Services" and includes a search bar. Below the navigation bar, there's a large banner with the text "Save, Pay & Do More, Online" and a "Log In Now" button. The main content area is divided into three columns: "Optum Bank Update" with a link to "Vacation Season: Lost or Stolen Debit Cards", "HSA Information For You" with a link to "Are You Saving Enough?", and a section titled "Take these steps to take control of your health care spending" with three numbered steps: "1 GET STARTED", "2 ENROLL ONLINE", and "3 USE YOUR ACCOUNT". Each step has a corresponding image and a link to learn more or take action.

optumbank.com

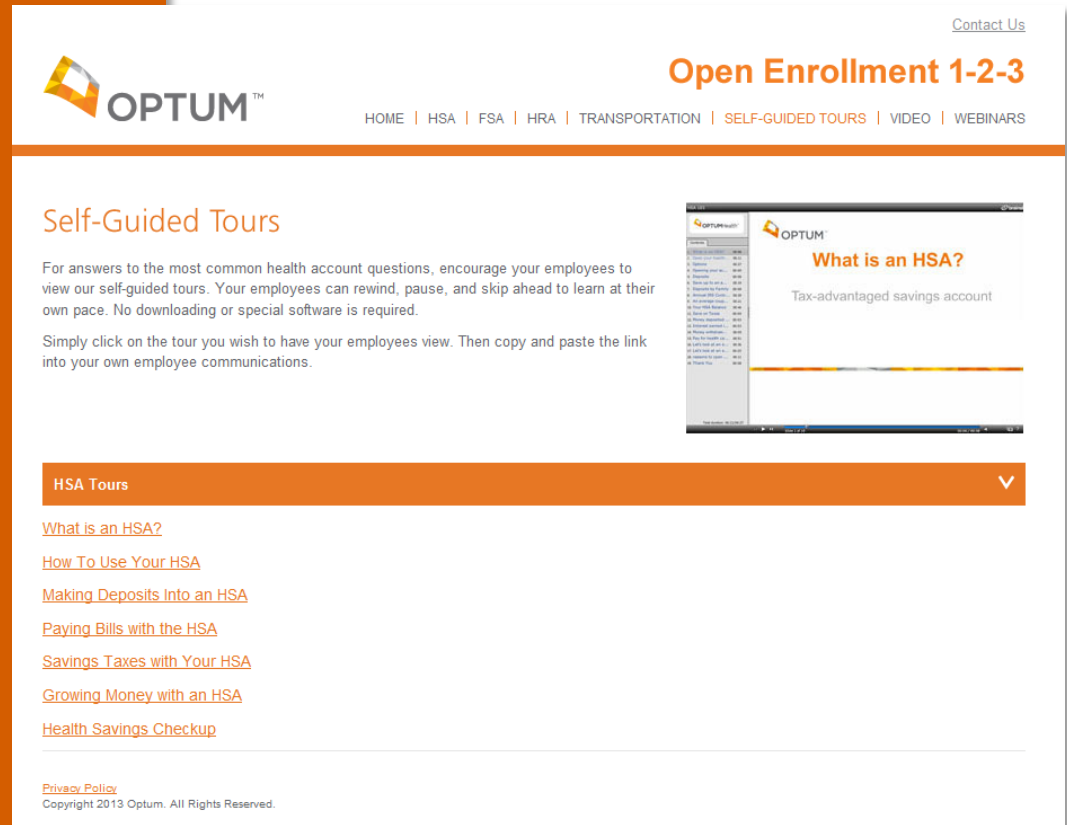
Investments are not FDIC-insured, are not guaranteed by Optum Bank<sup>SM</sup>, and may lose value.

# To learn more online

A series of short, online training sessions on HSAs are available at any time

You can access all Health Accounts Self-Guided Tours at:

<http://www.hsaenroll123.com>



The screenshot shows the Optum Open Enrollment 1-2-3 website. At the top, there is a navigation bar with the Optum logo, a "Contact Us" link, and a list of links: HOME | HSA | FSA | HRA | TRANSPORTATION | SELF-GUIDED TOURS | VIDEO | WEBINARS. The main heading is "Open Enrollment 1-2-3". Below this, the "Self-Guided Tours" section is highlighted. It contains the text: "For answers to the most common health account questions, encourage your employees to view our self-guided tours. Your employees can rewind, pause, and skip ahead to learn at their own pace. No downloading or special software is required." and "Simply click on the tour you wish to have your employees view. Then copy and paste the link into your own employee communications." To the right of this text is a thumbnail image of a self-guided tour titled "What is an HSA?" with the subtitle "Tax-advantaged savings account". Below the text, there is a section titled "HSA Tours" with a dropdown arrow. The dropdown menu is open, showing a list of tours: "What is an HSA?", "How To Use Your HSA", "Making Deposits Into an HSA", "Paying Bills with the HSA", "Savings Taxes with Your HSA", "Growing Money with an HSA", and "Health Savings Checkup". At the bottom of the page, there is a "Privacy Policy" link and a copyright notice: "Copyright 2013 Optum. All Rights Reserved."



# Common questions

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Can I open a Health Savings Account at any time during the year?

**Yes.** You can open an HSA at any time, as long as you are covered by an HSA-eligible health care plan

Can I take the funds in my HSA with me if I leave the company?

**Yes.** Funds in your HSA belong to you, including any contributions that your employer or anyone else has made

Am I required to contribute a specific amount each year?

**No.** You can contribute as much as you'd like up to the IRS maximums. Most people base their contributions on the annual deductible required by their HDHP

Do I need to use all of the funds in my HSA during the year?

**No.** HSA plans are not subject to IRS "Use It or Lose It" regulations. This means that funds in the account continue to accumulate over time

# HSA Investing Quiz

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1

**When am I eligible to invest my HSA dollars in mutual funds?**

- ☐ When my HSA balance meets the minimum investment threshold
- ☐ There are no eligibility requirements

2

**Do I pay taxes on money I earn in an HSA investment account?**

- ☐ Investment earnings are tax free
- ☐ Investment earnings? What investment earnings?

# Invest for the future, tax-free

- No taxes on investment earnings
- No taxes on withdrawals for qualified medical expenses



HSA



MUTUAL FUNDS

Investments are not FDIC-insured, are not guaranteed by Optum Bank<sup>SM</sup>, and may lose value.

# Who can invest?

MINIMUM BALANCE  
NEEDED TO INVEST:

TYPICALLY  
**\$2,100**

	eAccess	eSaver	eInvestor
Investment Threshold	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$500 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

†INVESTMENTS ARE NOT FDIC-INSURED, ARE NOT GUARANTEED BY OPTUM BANK, AND MAY LOSE VALUE.



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# Investment Types

## Standard Fees

	eAccess	eSaver	eInvestor
<b>Monthly Maintenance Fee</b>	\$1.00 – Waived if average balance is \$500 or more*	\$3.00 – Waived if average balance is \$5,000 or more*	\$3.00 – Waived if average balance is \$5,000 or more*

\*THE AVERAGE BALANCE TO WAIVE THE MONTHLY MAINTENANCE FEE DOES NOT INCLUDE INVESTMENT FUNDS.

## Investment Account†

	eAccess	eSaver	eInvestor
<b>Monthly Investment Fee</b>	\$3.00	\$0.00	\$2.50
	eAccess	eSaver	eInvestor
<b>Investment Threshold</b>	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$2,000 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.	\$500 – The balance in your HSA must remain at or exceed the Investment Threshold each time a new investment is made.

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- Call Optum Bank - #800-791-9361
- <https://www.optumbank.com/customer-support/hsa-resources/interest-rates.html>



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# My Investments tab

1

myuhc.com®

Home

Claims & Accounts

2

Claims & Accounts

Account Balances

Claims Summary


My Claim Payments

Health Savings Account

3

 OPTUM Bank™

Member FDIC

Access your Optum Bank HSA 

Once you get there, you can:

- Make and Manage HSA contributions
- Manage Investments
- View Transaction History
- Access Receipt Vault
- Make withdrawals
- Update your email, address and phone number

4

View

Message Center (4)

Summary

Make a Payment

Reimburse  
Yourself

Make a Deposit

My Investments



# Getting started

- Enroll Now link appears when your HSA balance reaches \$2,100
- No enrollment fee

## My Investment Account at a Glance

Cash Balance*	Balance Available to Invest
\$4,000.00	\$2,000.00

\*Balance as of 01/24/2014

MINIMUM BALANCE NEEDED  
TO INVEST: \$2,100.00

You can explore your HSA investment options and enroll now

Your HSA cash balance has grown big enough to invest. Putting your money to work by choosing from a variety of mutual fund investment options may be something you want to consider.

Remember, your investments:

- Are not FDIC insured
- Are not guaranteed by Optum Bank
- May lose value

Enroll Now



### Investing Your HSA Dollars

Your HSA needs to maintain a minimum balance in cash. However, once you've gone above that minimum balance, it is easy to start investing in select mutual funds. In just a few minutes, you can position your money in the funds of your choice. To find out more about how it works, choose one of these options:

[HSA Quick Info](#)  
[HSA Investment FAQs](#)  
[Investment Personal Stories](#)  
[Investing Your HSA Funds](#)



### Research and Choose Mutual Funds

We offer mutual funds across a broad spectrum of the investment universe. As your money grows, you can invest in a diversified mix of funds to take advantage of opportunities today's markets can offer. Find out more by choosing from the following:

[See my mutual fund options](#)  
[Use the HSA Asset Allocation Calculator](#)



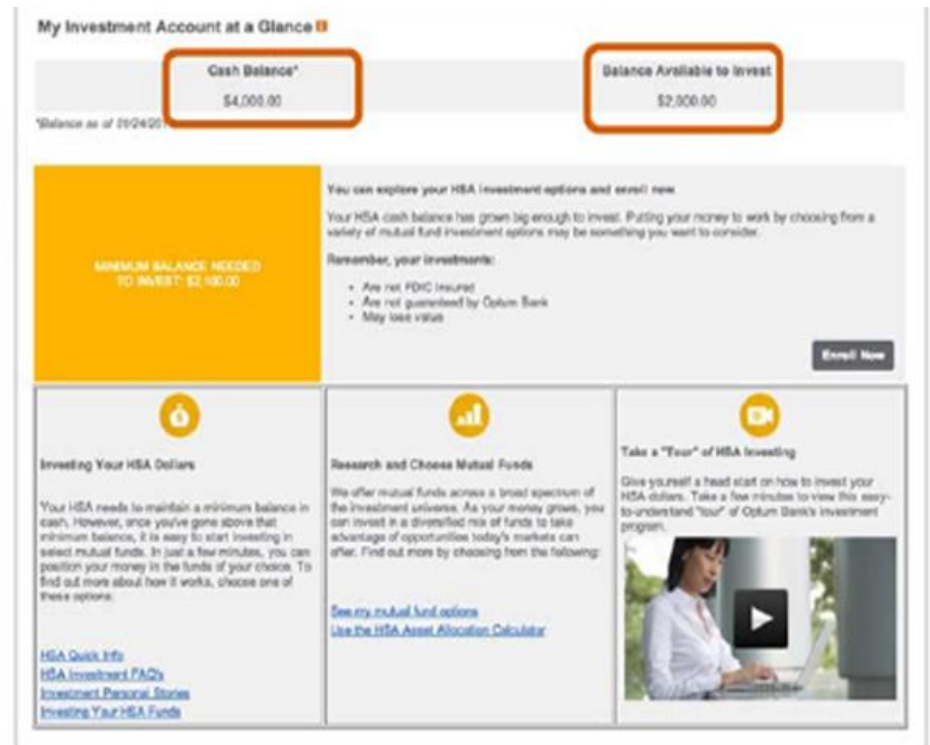
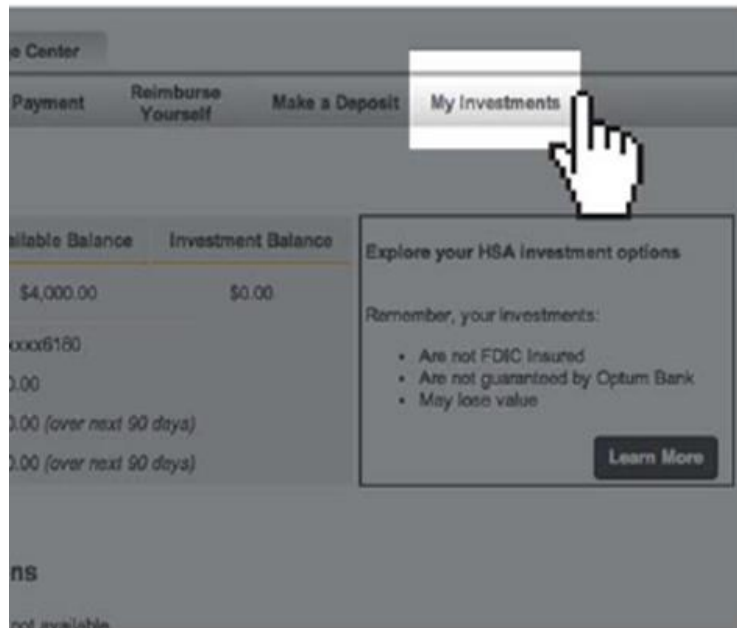
### Take a "Tour" of HSA Investing

Give yourself a head start on how to invest your HSA dollars. Take a few minutes to view this easy-to-understand "tour" of Optum Bank's investment program.



# My Investments tab on the OptumBank.com toolbar:

- How much you have in your HSA
- How much is available to invest



# Easy as 1-2-3-4

## 1. Select funds and allocate percentages



**OPTUM™** Welcome CHRIS JOHNSON [Profile](#) [Logout](#)

**Overview** | **Message Center**

[HSA Summary](#) | [Make a Payment](#) | [Reimburse Yourself](#) | [Make a Deposit](#) | [My Investments](#)

[Dashboard](#) | [Set Up My Investments](#) | [Performance](#) | [Education & Tools](#)

### Set Up My HSA Investment Account

STEP 1 OF 4: Select My Fund Options

- Choose your mutual fund investment options.
- Enter your desired percentages in the column title "B". The total must equal 100%.
- After you confirm these changes, future transfers to investments will be allocated in this way.

[Learn more about how to choose the funds that are right for you.](#) [LEARN MORE](#)

Investment Name	Percent
Fund 1	25.00%
Fund 2	25.00%
Fund 3	25.00%
Fund 4	25.00%
Fund 5	<input type="text"/>
Fund 6	<input type="text"/>
Fund 7	<input type="text"/>
Fund 8	<input type="text"/>
Fund 9	<input type="text"/>
Fund 10	<input type="text"/>
Fund 11	<input type="text"/>
Fund 12	<input type="text"/>
Fund 13	<input type="text"/>
Fund 14	<input type="text"/>
Fund 15	<input type="text"/>

Total Elections: 100%

Legend: Fund 1 (25%), Fund 2 (25%), Fund 3 (25%), Fund 4 (25%)

## 2. Review and submit your fund elections



STEP 2 OF 4: Review and Submit My Fund Elections

### ELECTION SUMMARY

- Make sure the information below reflects the correct fund elections you made in Step 1.
- Click the "previous" button below if you need to change any of the funds or percentages shown here.
- If all of this information is correct, choose the "Next" button below.

Total Elections: 100%

Legend: Fund 1 (25%), Fund 2 (25%), Fund 3 (25%), Fund 4 (25%)

# Easy as 1-2-3-4

## 3. Choose how much to transfer



**STEP 3 OF 4: Transfer Funds From My HSA to My Investment Account**

Now that you have set up your mutual fund elections, you can now transfer funds from your HSA into those elections. You can do that now or choose to do that at a later time. When you transfer money from from your HSA to your mutual funds, there is a minimum transfer amount of \$100, and you must leave \$2,000 in your Cash Balance.

Transfer Amount	
I want to:	
<input checked="" type="radio"/> Do a one-time transfer	1
<input type="radio"/> Do not transfer now	1

Enter the transfer amount:  
\$2000

How do I set up a recurring transfer?  
Content not available at this time.

My Current Balances	
Cash Balance*	\$4,000.00
Investment Balance	\$0.00
Total HSA Balance	\$4,000.00

\*Balance as of 12/17/2013

Next

## 4. View confirmation



**STEP 4 OF 4: Confirmation of My HSA Investment Account.**

Thank you. Your HSA Investment account is now active.

Date of Transfer: 01/24/2014  
Transfer Total: \$2,000.00  
From: HSA  
To: Investments  
Confirmation Number: 25187300502143124160909sv7L1b  
\*Your investment purchase will be distributed to your selected funds, according to your allocation at the time of the transfer. Once processed, this will appear as "Transfer to External Account" on your list of recent transactions.

What can you do next?  
[Take me to my HSA](#)  
[Set up a recurring transfer](#)

**Investment Education**  
Want to learn what it takes to select the right funds for your account? Take a few minutes to find out more about how to invest your HSA dollars and the choices available to you.  
Choose from the following:  
[HSA Quick Info](#)  
[HSA Investment FAQs](#)  
[Investment Personal Stories](#)  
[Investing Your HSA Funds](#)

**Did You Know?**  
Health care could be one of your most significant retirement expenses. Money accumulated in your HSA that you don't need to meet current expenses can be used in the future.  
**Health Savings Checkup**  
 Estimate your health care costs in retirement.  
[Try It Now!](#)



# Transfer funds

- Transferring funds back to your HSA



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## Request a Transfer

STEP 1 OF 3: Transfer Funds

[Request a Transfer](#)
[Manage Recurring Transfer](#)

I want to:

☒ Do a one time transfer

Transfer From:

[My Investments](#)

Transfer To:

[HSA](#)

Total Amount: \$ 500

Allocate By: [Current Fund Elections](#)

Investment Name	Current %
Fund 1	10%
Fund 2	20%
Fund 3	30%
Fund 4	40%

TRANSFER TOTAL: \$

[Next](#)

### My Current Balances

Cash Balance*	\$31,645.04
Investment Balance	\$1,074.44
<b>Total HSA Balance</b>	<b>\$32,719.48</b>

\*Balance as of 01/24/2014

### Things You Should Know

- Any amount above the minimum required balance can be invested in mutual funds.
- All earnings in your HSA grow on a tax-deferred basis.
- Money used for qualified medical expenses can be withdrawn tax free.

### \*Mutual Fund Considerations

**Contingent Redemption Fee** - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

**Trading Policy** - Mutual fund companies may implement a trading policy in an effort to discourage short term trading. The trading policy may include the right of the fund company to reject future fund transfer purchase orders. The rights of shareholders to redeem shares of a fund are not affected by these trading policies. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.



# Account Management Tools

HSA Summary   Make a Payment   Reimburse Yourself   Make a Deposit   **My Investments**   Receipt Vault

**Dashboard**   My Investment Summary   Manage My Investments   Performance   Education & Tools






## Dashboard

### My Investment Account at a Glance

Total HSA Balance	Cash Balance*	Investment Balance
-------------------	---------------	--------------------

\*Balance as of 09/03/2015

### My Fund Performance

Last Quarter: -2.37%  04/01/2015 - 06/30/2015	YTD: -7.69%  01/01/2015 - 09/02/2015	One Year: -7.73%  09/03/2014 - 09/02/2015	All: -2.97%  01/01/2013 - 09/02/2015
ALLOCATION BY FUND		INVESTMENT SUMMARY	
as of 09/02/2015 		As of 09/02/2015 for All Funds	
		Fund Name	Percent   Price   Units   Ending Balance
		JP Morgan Prime Money Market	0.00%   \$1.00   0.040   \$0.04
		PIMCO GNMA Fund	10.92%   \$11.30   89.450   \$1,010.79
		PIMCO Low Duration Fund	10.77%   \$9.91   100.530   \$996.25
		Vanguard Equity Income - A	78.31%   \$59.72   121.354   \$7,247.26
		TOTAL	100%   \$9,254.34

### Investment Quick Links

Make adjustments to your investment account by choosing the appropriate option below:

[Change My Mutual Fund Elections](#)  
[Rebalance My Existing Mutual Funds](#)  
[Transfer Funds](#)  
[View My Fund Performance](#)



# Manage Investments

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Education & Tools

## Manage My Investments

- Change elections
- Transfer funds
- Rebalance portfolio

### Rebalance My Portfolio

STEP 1 OF 3: Choose How to Rebalance Funds

#### REBALANCE EXISTING INVESTMENTS

You can change how the money already in your investment account is allocated among different mutual funds.

I want to rebalance:

- ☒ One time to the elections I've already chosen
- ☐ One time to specific fund elections
- ☐ Automatically on a recurring schedule

Investment Name	Balance	Current %
JP Morgan Prime Money Market	\$1,000.00	100%
TOTAL		100%

NEXT

What does it mean to rebalance your portfolio?

Because funds experience different levels of performance, the balances in your funds may not match your desired allocations. Rebalancing is buying or selling assets in your portfolio to manage your desired level of asset allocation.

#### \*Mutual Fund Considerations

**Contingent Redemption Fee** - A contingent redemption fee is a fee that some funds charge their shareholders when they redeem their shares within a specified period of time. The fee is meant to discourage short term trading. A redemption fee is typically used to defray fund costs associated with a shareholder's redemption. Investors should carefully consider information contained in the prospectus, including investment objectives, risks, trading restrictions, charges and expenses.

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# Account Management Tools

## Performance

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My Investment Transactions

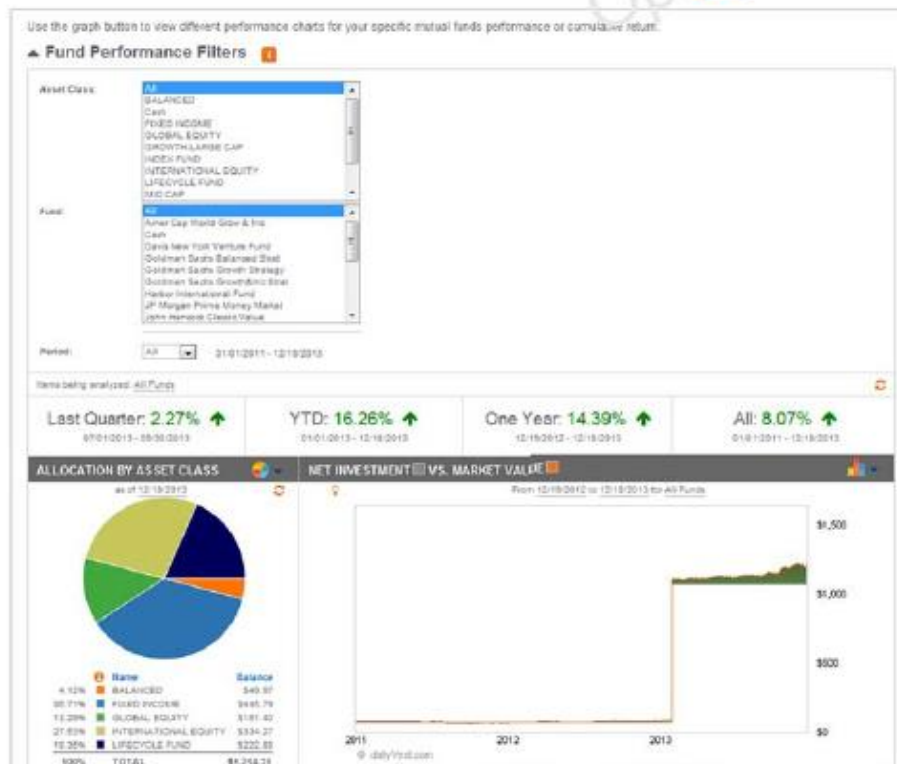
Change My Elections

Transfer Funds

Rebalance My Portfolio

My Fund Performance

Fund Information



# Summary

- ✓ 1. Why invest?
  - No taxes on investment earnings
  - No taxes on withdrawals for qualified medical expenses
- ✓ 2. When can you invest HSA dollars?
  - Typically...HSA balance is \$2,100
  - Minimum transfer = \$100
- ✓ 3. How to set up an investment account
- ✓ 4. How to transfer HSA dollars into your investment account and allocate it among mutual funds
- ✓ 5. How to transfer money back into your HSA to pay for qualified medical expenses
- ✓ 6. Account management tools

• <https://www.optumbank.com/customer-support/hsa-resources/interest-rates.html>

# Health Savings Checkup



• [healthsavingscheckup.com](https://healthsavingscheckup.com)

Are you prepared?

The **Health Savings Checkup** is an educational tool designed to estimate health care costs during retirement.




Take four easy steps.





So let's get started.


- The more information you provide, the more personalized your results will be.
- See the impact of changes instantly by clicking **Update Chart**.
- Discover actions you can take that may help to lower your costs.


# Health Savings Checkup Example




  
Your Information

  
Health Conditions

  
Health Savings

  
Personalized Estimate

Gender 


Age 58

Enter your HSA information: See how your current HSA savings is working to offset your health care costs.


Do you have an HSA?  
☒ Yes ☐ No

Account Type:  
☐ Family ☒ Individual


Current HSA Balance:  
\$ 22,000


Planned Annual Contribution:(including employer contribution)   
\$ 3,500


Planned Annual Withdrawal:  
(for medical expenses)  
\$ 0


Annual Rate of Return:   
4.0 %

[Update My Costs](#)

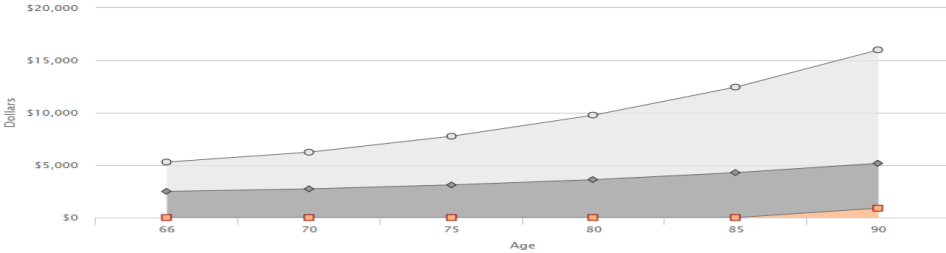
Total Health Care Costs:  
**\$ 238,290** 

Covered by Medicare:  
**\$ 149,230** 

Paid from HSA:  
**\$ 88,159** 

Your Estimated Shortage:  
**\$ 902** 

Estimated Annual Health Care Cost During Retirement



Age	Total Health Care Costs	Covered by Medicare	Paid from HSA	Estimated Shortage
66	\$5,000	\$2,500	\$2,500	\$0
70	\$6,500	\$3,000	\$3,500	\$0
75	\$8,000	\$3,500	\$4,500	\$0
80	\$10,000	\$4,000	\$6,000	\$0
85	\$12,500	\$4,500	\$8,000	\$0
90	\$16,000	\$5,000	\$10,000	\$902

[Previous: Health Conditions](#)

[Next: Personalized Estimate](#)

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